

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: HINES, GARY CHARLES

§ Case No. 09-73286

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH D. OLSEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 10/17/2011 in Courtroom 115, United States Courthouse, 211 South Court Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated : 09/14/2011

By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN
1318 EAST STATE STREET
ROCKFORD, IL 61104-2228
(815) 965-8635

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: HINES, GARY CHARLES

§ Case No. 09-73286

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 72,636.84
and approved disbursements of \$ 4,026.01
leaving a balance on hand of ¹ \$ 68,610.83

Balance on hand: \$ 68,610.83

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 68,610.83

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	6,881.84	0.00	6,881.84
Trustee, Expenses - JOSEPH D. OLSEN	36.56	0.00	36.56
Attorney for Trustee, Fees - Yalden, Olsen & Willette	1,391.50	0.00	1,391.50
Charges, U.S. Bankruptcy Court	260.00	0.00	260.00

Total to be paid for chapter 7 administration expenses: \$ 8,569.90

Remaining balance: \$ 60,040.93

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 60,040.93

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 60,040.93

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 179,339.31 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 33.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	RBS Citizens	7,026.41	0.00	2,352.38
2	PYOD LLC its successors and assigns as assignee of	10,904.59	0.00	3,650.74
3	PYOD LLC its successors and assigns as assignee of	26,133.64	0.00	8,749.27
4	Chase Bank USA, N.A.	11,656.02	0.00	3,902.31
5	Chase Bank USA, N.A.	874.88	0.00	292.90
6	Chase Bank USA, N.A.	32,164.75	0.00	10,768.42
7	American Express Bank, FSB	16,294.72	0.00	5,455.30
8	American Express Centurion Bank	60,296.14	0.00	20,186.52
9	PRA Receivables Management, LLC	394.10	0.00	131.94

10	PRA Receivables Management, LLC	230.25	0.00	77.09
12	FIA CARD SERVICES, NA/BANK OF AMERICA	13,363.81	0.00	4,474.06

Total to be paid for timely general unsecured claims: \$ 60,040.93

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JOSEPH D. OLSEN
Trustee

JOSEPH D. OLSEN
1318 EAST STATE STREET
ROCKFORD, IL 61104-2228
(815) 965-8635

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 7 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Gary Charles Hines
 Debtor

Case No. 09-73286-MB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: cbachman
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Sep 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2011.

db +Gary Charles Hines, 42 Braeburn Lane, Barrington, IL 60010-9619
 aty +Craig A Willette, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228
 aty +Scott E Hillison, Bernard J Natale, Ltd, 6833 Stalter Drive, Suite 201,
 Rockford, IL 61108-2582
 tr +Joseph D Olsen, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228
 14274394 AMERICAN EXPRESS CENTURION BANK, C/O Zwicker & Associates, 7336 N. Lincoln Ave., Suite 404,
 Lincolnwood, IL 60712
 14312175 +American Express Bank FSB, % Becket & Lee LLP, POB 3001, Malvern, PA 19355-0701
 14884868 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
 14274395 BANK OF AMERICA, POB 15726, WILMINGTON, DE 19886-5726
 14274396 CAPITAL ONE BANK, POB 60024, CITY OF INDUSTRY, CA 91716-0024
 14274397 CHASE, POB 15153, WILLMINGTON, DE 19886-5153
 14274407 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
 WILMINGTON DE 19801-2920
 (address filed with court: WASHINGTON MUTUAL, POB 660433, DALLAS, TX 75266-0433)
 14274399 CHASE CARD SERVICES, POB 15153, WILMINGTON, DE 19886-5153
 14274400 CITI, POB 688911, DES MOINES, IA 50368-8911
 14274401 CITI, POB 688904, DES MOINES, IA 50368-8904
 14839646 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14274403 HSBC, POB 17051, BALTIMORE, MD 21297-1051
 14274402 HSBC, POB 17574, BALTIMORE, MD 21297-1574
 14478652 Honda Financial Services, National Bankruptcy Center, OB 168088, Irving, TX 75016
 14274392 +KATHRYN HINES, 42 BRAEBURN LN., BARRINGTON, IL 60010-9619
 14274393 +KATHRYN L. HINES, 42 BRAEBURN LN., BARRINGTON IL 60010-9619
 14913807 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o Orchard Bank,
 POB 41067, NORFOLK VA 23541-1067
 14912959 +PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., c/o S&h Greenpoints,
 POB 41067, NORFOLK VA 23541-1067
 14274404 RBS, POB 18204, BRIDGEPORT, CT 06601-3204
 14812352 +RBS Citizens, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359
 14274405 +UNION NATIONAL BANK OF ELGIN, 101 E. CHICAGO STREET, ELGIN, IL 60120-6466
 14274406 +WASHINGTON MUTUAL, POB 1090, NORTHRIDGE, CA 91328-1090

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 15090205 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 21 2011 03:47:09

FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
 Oklahoma City, OK 73124-8809
 14813790 +E-mail/Text: resurgentbknotifications@resurgent.com Sep 21 2011 03:00:41
 PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Joseph D Olsen, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228
 14881081* American Express Bank, FSB, % Becket & Lee LLP, POB 3001, Malvern, PA 19355-0701
 14274398* CHASE, POB 15153, WILLMINGTON, DE 19886-5153

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-3

User: cbachman
Form ID: pdf006

Page 2 of 2
Total Noticed: 28

Date Rcvd: Sep 20, 2011

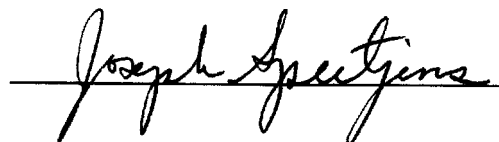
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.